

## CLAIM OR CLAIMS

1. A retractable rain cover for a golf cart having a roof comprising:
  - a) a rigid frame attachable to a golf cart, the frame having an aft end portion sized to encompass at least an upper end of a golf bag carried on the cart, the aft end portion extending in an aft direction from a rear roof line of the golf cart to a position below an upper end of the golf bag; and
  - b) a flexible canopy carried by the frame and movable relative to the frame between a stowed position and a deployed position, the canopy in the deployed position being disposed along the aft end portion and protectively overlying the golf bag.
2. A retractable rain protector as in Claim 1 wherein the canopy has at least one closable opening that aligns with an upper end of a golf bag when the canopy is in the deployed position.
3. A retractable rain cover as in Claim 1 wherein the frame includes a housing and the canopy in the stowed position being at least partly disposed in a roll in the housing.
4. A retractable rain cover as in Claim 3 wherein the canopy in the deployed position is biased toward the stowed position.
5. A retractable rain cover as in Claim 4 including a catch on the frame and a rod attached to a leading edge of the canopy, the catch and rod engageable when the canopy is at the deployed position to prevent movement of the canopy toward the stowed position.
6. A retractable rain cover as in Claim 1 wherein the frame includes spaced side members, each side member formed by rigid structural members including:

- a) an upright piece attachable to a roof support column of a golf cart;
- b) a horizontal piece extending in an aft direction from the upright piece at an elevation that is below the upper end of a golf bag carried on the cart;
- c) a curved piece connecting the top of the upright piece to an outwardly extending end of the horizontal piece.

7. A retractable rain protector as in Claim 6 wherein:

- a) the curve piece and the upright piece connect at a dog leg;
- b) a cylindrical housing is supported at its ends in the dogleg of each side member and extends along a rear roof line of the golf cart; and
- c) the canopy in its stowed position is at least partly within the housing and the canopy moves from the housing and relative to the frame to a deployed position that reaches the outward extending end of the horizontal piece.

8. A retractable rain protector as in Claim 6 wherein the curved piece includes a channel and the canopy includes a bead disposed in the channel.

9. A retractable rain protector as in Claim 1 wherein the canopy in the stowed position lies within the footprint of the golf cart roof.

10. A retractable rain protector as in Claim 9 wherein the canopy has at least one closable opening that aligns with an upper end of a golf bag when the canopy is in the deployed position.

11. A retractable rain protector as in Claim 9 including a pair of spaced rails extending in a forward direction from the frame and positioned below the golf cart roof with the canopy disposed between the rails.

12. A retractable rain protector as in Claim 11 wherein each rail has a channel and the canopy has side edges guided by the channel during movement between the stowed and deployed positions.

13. A retractable rain protector as in Claim 9 including bias means urging the canopy towards the stowed position, the bias means comprising:

- a) a rewind reel attached to at least one of the rails; and
- b) a chord wound on the reel, the chord having a free end attached to a trailing edge of the canopy material.

14. A retractable rain cover for a golf cart comprising:

- a) a fixed frame attachable to a golf cart, the frame having an end portion extending below an upper end of a golf bag carried on the cart;
- b) a flexible canopy carried by the frame and movable relative to the frame between a stowed position and a deployed position, the canopy in the deployed position disposed along the frame end portion and overlying the upper portion of the golf bag carried on the cart; and
- c) the canopy having a closable opening positioned to align with the upper end of the golf bag when the canopy is in a deployed position thereby permitting direct access through the deployed canopy to any golf club in the bag.

15. A retractable rain cover as in Claim 14 wherein the stowed position of the canopy is a rolled up position extending along a rear roof line of the golf cart.

16. A retractable rain cover as in Claim 15 an elongated housing attached to the frame along a rear roof line of the golf cart and the canopy in its rolled up stowed position being at least partially disposed in the housing.

17. A retractable rain cover as in Claim 14 wherein the stowed position of the canopy is a lay flat position within the footprint of a roof of a golf cart.

18. A retractable rain cover as in Claim 17 wherein the frame includes a pair of spaced rails attached to the underside of a golf cart roof and the canopy has opposite side edges disposed in a channel extending along each rail.

19. A retractable rain cover as in Claim 18 including a rewind reel on at least one of the rails and a chord extending from the reel to a trailing edge of the canopy.

20. In combination with a golf cart having a roof, a retractable rain cover comprising:

- a) a rigid frame connected to the golf cart at the rear thereof, the frame having an aft end portion extending rearward from the golf cart rear roof line and over a golf bag carried at the rear of the golf cart and the frame including a member extending below an upper portion of the golf bag;

- b) a flexible canopy carried by the frame, the canopy being movable along the frame from a stowed position to a deployed position, the canopy in the deployed position protectively overlying the golf bag; and

- c) the canopy having at least one closable opening that aligns with an upper end of the golf bag when the canopy is in the deployed position, the closable opening providing access to golf clubs in the bag.

21. A combination as in Claim 20 wherein the rigid frame includes a housing extending along the rear roof line of the golf cart and the canopy, in its stowed position, is at least partly retained in a roll within the housing.

22. A combination as in Claim 20 wherein the frame includes spaced rails that extend beneath the roof on the golf cart and attach to lateral side edges of the canopy and the canopy, in its stowed position, is substantially flat between the rails and is at least partly disposed within the footprint of the golf cart roof.